

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**

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Attorney for Debtors  
RM-1141

In Re:

Kimberly English

Case No. 18-33147

Judge:

Chapter 13

**CHAPTER 13 DEBTORS' CERTIFICATION IN OPPOSITION TO**

**CREDITOR'S MOTION or CERTIFICATION OF DEFAULT**

**X TRUSTEE'S MOTION or CERTIFICATION OF DEFAULT**

The debtors in the above-captioned chapter 13 proceeding hereby object to the following  
(**choose one**):

1. \_\_\_\_\_ Motion for Relief from the Automatic Stay filed by \_\_\_\_\_, creditor. A hearing has been scheduled for \_\_\_\_\_, at 9:00 a.m.

OR

\_\_\_\_\_ Motion to Dismiss filed by the Standing Chapter 13 Trustee. A hearing has been scheduled for \_\_\_\_\_ at \_\_\_\_\_ a.m.

OR

\_\_\_\_\_ Certification of Default filed by \_\_\_\_\_, creditor. We are requesting that a hearing be scheduled on this matter.

OR

  X   Certification of Default filed by Standing Chapter 13 Trustee. We are requesting that a hearing be scheduled on this matter.

2. We are objecting to the above for the following reasons (**choose one**):

\_\_\_\_\_ Payments have been made in the amount of \$\_\_\_\_\_, but have not been accounted for. Documentation in support is attached hereto.

\_\_\_\_\_ Payments have not been made for the following reasons and debtor proposes repayment as follows (**explain your answer**):

  **X**   Other:

I will make the payment to complete my bankruptcy plan prior to the hearing date. I respectfully request that the Trustee's motion be denied so that I can complete my bankruptcy plan and obtain a discharge.

3. This certification is being made in an effort to resolve the issues raised by the creditor in its motion.

4. We certify under penalty of perjury that the foregoing is true and correct.

Date:   1/12/2024  

/s/Kimberly English  
Kimberly English, Debtor